

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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TUDOR INSURANCE COMPANY,

Plaintiff,

-against-

FIRST ADVANTAGE LITIGATION
CONSULTING, LLC,

Defendant.

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FIRST ADVANTAGE LITIGATION
CONSULTING, LLC,

Counter-Claimant and Cross-
Complainant,

-against-

AMERICAN INTERNATIONAL SPECIALTY
LINES INSURANCE COMPANY, *et al.*

Counter-Claim Defendants.

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FIRST ADVANTAGE LITIGATION
CONSULTING, LLC,

Plaintiff,

-against-

AMERICAN INTERNATIONAL SPECIALTY
LINES INSURANCE COMPANY, *et al.*

Defendants.

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ANSWER TO AISLIC'S CROSS-CLAIM

Counter-Claim Defendant Federal Insurance Company ("Federal"), by its
attorneys, Goodman & Jacobs LLP, as and for its Answer to the Cross-Claim of Counter-

Claim Defendant American International Specialty Lines Insurance Company (“AISLIC”) (the “Cross-Claim”), alleges as follows:

1. Federal denies knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 1 of the Cross-Claim.

2. Federal denies the allegations in Paragraph 2 of the Cross-Claim except admits that Federal is an Indiana corporation, maintains its principal place of business in New Jersey, is duly authorized to conduct the business of insurance in New York, and is wholly owned by the Chubb Corporation which is a publicly traded company.

3. Federal denies knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 3 of the Cross-Claim.

4. With respect to the allegations in Paragraph 4 of the Cross-Claim, Federal admits that: Federal issued its Chubb Commercial Excess And Umbrella Insurance policy, policy no. 7981-29-65, for the policy period April 19, 2002 to April 19, 2003, to First American Corporation (“First American”); Federal issued its Chubb Commercial Excess And Umbrella Insurance policy, policy no. 7981-29-65, for the policy period April 19, 2003 to April 19, 2004, to First American; Federal issued its Chubb Commercial Excess And Umbrella Insurance policy, policy no. 7981-29-65, for the policy period April 19, 2004 to April 19, 2005, to First American; and Federal issued its Chubb Commercial Excess And Umbrella Insurance policy, policy no. 7981-29-65, for

the policy period April 19, 2005 to April 19, 2006, to First American (collectively, the “Federal Excess/ Umbrella Policies”). Federal respectfully refers the Court to the Federal Excess/ Umbrella Policies for their terms, conditions, definitions, limitations, exclusions, endorsements and other provisions thereof.

5. The allegations contained in Paragraph 5 of the Cross-Claim refer to the Counter-Claims of First Advantage Litigation Consulting, LLC (“First Advantage”) in this Action and no answer is required. To the extent an answer is required, Federal denies the allegations contained in Paragraph 5 of the Cross-Claim, denies that First Advantage is entitled to relief as against Federal and respectfully refers the Court to the pleadings in this Action.

6. The allegations contained in Paragraph 6 of the Cross-Claim do not require an answer. To the extent an answer is required, Federal denies that AISLIC is entitled to relief as against Federal.

Answering the First Cause of Action

7. The allegations contained in Paragraph 7 of the Cross-Claim refer to First Advantage Litigation’s Counter-Claims in this Action and no answer is required. To the extent an answer is required, Federal denies the allegations contained in Paragraph 7 of the Cross-Claim, denies that First Advantage is entitled to relief as against Federal and respectfully refers the Court to the pleadings in this Action.

8. The allegations contained in Paragraph 8 of the Cross-Claim refer to the cross-claims made by Federal in this Action and no answer is required. To the extent an answer is required, Federal admits that it asserted cross-claims and respectfully refers the Court to its Amended Answer and Cross-Claims.

9. The allegations contained in Paragraph 9 of the Cross-Claim refer to AISLIC's pleadings and no answer is required. To the extent an answer is required, Federal respectfully refers the Court to AISLIC's pleadings.

10. Federal denies the allegations contained in Paragraph 10 of the Cross-Claim.

11. Federal denies the allegations contained in Paragraph 11 of the Cross-Claim and respectfully refers the Court to the insurance policies at issue in this Action.

12. Federal denies the allegations contained in Paragraph 12 of the Cross-Claim.

WHEREFORE, Federal Insurance Company demands judgment:

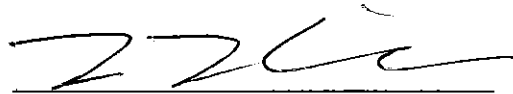
- i) dismissing the Cross-Claim;
- ii) declaring that Federal is not obligated to defend and indemnify First Advantage for the Underlying Action;

- iii) declaring the rights and obligations of Tudor, AIG and Zurich to First Advantage under their respective insurance policies;
- iv) awarding Federal the costs in defending this action, including reasonable attorneys' fees; and
- v) for such other, further and different relief the Court deems just and proper.

Dated: New York, New York
April 20, 2012

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Federal Insurance Company

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First Advantage Answer AISLIC Cross-Claim